Certificate Number: 06531-PAE-DE-038790561

Bankruptcy Case Number: 20-10602



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 21, 2024</u>, at <u>3:34</u> o'clock <u>PM CDT</u>, <u>Luz E Delgado Elicier</u> completed a course on personal financial management given <u>by internet</u> by <u>Allen Credit and Debt Counseling Agency</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 21, 2024 By: /s/Sharon Schroeder

Name: Sharon Schroeder

Title: Certified Credit Counselor